

Information to identify the case:

Debtor 1

Kascie Rae Hulbert

Social Security number or ITIN xxx-xx-0226

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court District of Minnesota

Case number: 21-50203

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kascie Rae Hulbert

8/4/21

By the court: William J Fisher
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT
Filed and docket entry made on August 4, 2021
Tricia Pepin Clerk, United States Bankruptcy Court
By: admin Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kascie Rae Hulbert
Debtor

Case No. 21-50203-WJF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-5
Date Rcvd: Aug 05, 2021

User: admin
Form ID: mnbb318

Page 1 of 2
Total Noticed: 35

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Kascie Rae Hulbert, 404 Gunn St, POB 947, Coleraine, MN 55722-0947 |
| smg | + United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070 |
| 62666521 | + COLLTECH INC, POB 47095, 15600 35TH AVE N, PLYMOUTH MN L2G7K 55447-1380 |
| 62666523 | + ESSENTIA HEALTH, BUSINESS SERVICES CENTER, 400 E 3RD ST, DULUTH MN 55805-1951 |
| 62666524 | + FAIRVIEW RANGE, UNIV MEDICAL CTR - MESABI, 750 E 34TH ST STE 1550, HIBBING MN 55746-3553 |
| 62666525 | + FBSC, 330 S WARMINSTER RD, Hatboro PA 19040-3433 |
| 62666527 | Grand Rapids Chiropractic, 14155 E US Hwy 69, Grand Rapids MN 55744 |
| 62666530 | + MESSERLI & KRAMER, 3033 CAMPUS DR STE 250, PLYMOUTH MN 55441-2662 |
| 62666532 | + MISKOVICH DENTAL CLINIC, PC, 1121 SE 4TH AV, GRAND RAIDS MN 55744-3956 |
| 62666533 | + MRS Associates, 1930 Olney Ave, Cherry Hill NJ 08003-2016 |
| 62666534 | + NORTHERN ORTHOTIC & PROSTHETIC, 925 E SUPERIOR ST STE 102, DULUTH MN 55802-2253 |
| 62666535 | + PENNY MAC, PO BOX 514387, LOS ANGELES CA 90051-4387 |
| 62666537 | + RADIOLOGICAL ASSOCIATES - DLTH, 925 E. SUPERIOR STREET, SUITE 109, DULUTH MN 55802-2253 |
| 62666538 | + RANGE CREDIT BUREAU, 310 E HOWARD ST, PO BOX 706, HIBBING MN 55746-0706 |
| 62666539 | + RANGE REGIONAL HEALTH SERVICES, MESABA CLINICS, 750 E 34TH ST, HIBBING MN 55746-2341 |
| 62666540 | + RESOLVE INC, 1395 N HAYDEN RD, SCOTTSDALE AZ 85257-3769 |
| 62666542 | + RIVERVIEW LAW OFFICE, 225 N. BENTON DR., STE 205, P.O. BOX 570, SAUK RAPIDS MN 56379-0570 |
| 62666543 | + RMP LLC, 200 14th Ave E, Sartell MN 56377-4500 |
| 62666544 | RMP LLC, POB 519, Sauk Rapids MN 56379-0519 |
| 62666545 | + ST LUKES CLINIC, ATTN: SLH CENTRALIZED BILLING, 915 E 1ST ST, DULUTH MN 55805-2107 |
| 62666546 | + UNIVERSITY MEDICAL CENTER, 750 EAST 34TH STREET, HIBBING MN 55746-2341 |
| 62666547 | VIRTUAL RADIOLOGIC PROFESSIONA, PO BOX 88087, Chicago IL 60680-1087 |

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | + EDI: MINNDEPREV.COM | Aug 06 2021 01:13:00 | Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447 |
| smg | + Email/Text: ustpregion12.mn.ecf@usdoj.gov | Aug 05 2021 21:10:00 | US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070 |
| 62666518 | EDI: ARSN.COM | Aug 06 2021 01:13:00 | ARS National Services, Inc., PO Box 469046, Escondido CA 92046-9046 |
| 62666520 | + EDI: CITICORP.COM | Aug 06 2021 01:13:00 | CITIBANK, P.O. BOX 6077, SOUX FALLS SD 57117-6077 |
| 62666522 | + Email/Text: tabby.martin@dserickson.com | Aug 05 2021 21:10:00 | DS ERICKSON & ASSOC, 920 2ND AVE S STE 800, MINNEAPOLIS MN 55402-4007 |
| 62666526 | + Email/Text: rhoolih1@fairview.org | Aug 05 2021 21:10:00 | GRAND ITASCA CLINIC & HOSP, 111 SE 3RD ST, GRAND RAPIDS MN X 55744-3663 |
| 62666528 | EDI: IIC9.COM | Aug 06 2021 01:13:00 | IC SYSTEMS, INC, 444 HWY 96 E, PO BOX 64378, Saint Paul MN 55164-0378 |
| 62666529 | + Email/Text: bankruptcies@jnrcollects.com | Aug 05 2021 21:10:00 | JNR Adjustment, 12661 Challenger Pkwy, Suite 200, Orlando FL 32826-2753 |

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Date Rcvd: Aug 05, 2021

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|----------|---|----------------------|---|
| 62666519 | EDI: JPMORGANCHASE | Aug 06 2021 01:13:00 | Chase, PO Box 15298, Wilmington DE 19850 |
| 62666531 | + EDI: MID8.COM | Aug 06 2021 01:13:00 | MIDLAND CREDIT MANAGEMENT, 8875 AERO DR STE 2, PO BOX 939019, SAN DIEGO CA 92193-9019 |
| 62666536 | EDI: PRA.COM | Aug 06 2021 01:13:00 | PORTFOLIO RECOVERY ASSOCIATES, POB 12914, NORFOLK VA 23541 |
| 62666541 | Email/Text: bk@rgsfinancial.com | Aug 05 2021 21:10:00 | RGS Financial, PO Box 852039, Richardson TX 75085-2039 |
| 62666548 | + Email/Text: bankruptcies@wingsfinancial.com | Aug 05 2021 21:10:00 | WINGS FINANCIAL CU, 14985 GLAZIER AVE, STE 100, APPLE VALLEY MN 55124-7490 |

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2021 at the address(es) listed below:

| Name | Email Address |
|----------------|--|
| Nauni Jo Manty | ecf@mantylaw.com mn12@ecfbis.com |
| Peter Greenlee | on behalf of Debtor 1 Kascie Rae Hulbert OfficeofGreenleelaw@gmail.com |
| US Trustee | ustpregion12.mn.ecf@usdoj.gov |

TOTAL: 3